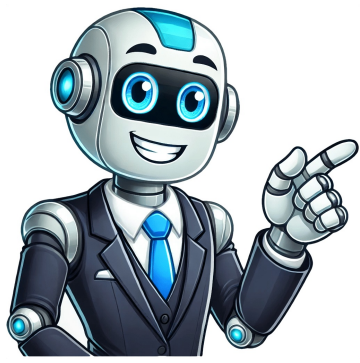


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Super is designed to provide income for you when you retirethats why its generally not accessible until you reach age 60. However, you may be able to withdraw your super early in certain circumstances There are limited situations when you can withdraw some or all of your super prior to age 60: severe financial hardship or eligible on specified compassionate grounds, if you change jobs and your super account balance is under \$200. If you are a temporary resident permanently leaving Australia, terminal illness or permanent incapacity, changing jobs and your super account balance is under \$200. You can apply to access your super on grounds of severe financial hardship: If you have received Commonwealth income support payments for at least 26 continuous weeks and you are able to demonstrate financial hardship. Financial hardship means you are unable to meet your reasonable and immediate family living expenses. You need to provide evidence of bills or expenses. One aspect of financial hardship is whether you own assets that could reasonably and realistically be sold to meet your expenses. This will be determined by guidelines issued by Services Australia. We may not release money on hardship grounds if you have more than \$50,000 in assets (excluding your home). For this purpose, any assets should be valued at their resale value, not their replacement value. For example, if you sell your car the value is the likely sale price (market value), not the cost to buy a new or similar car. If you have received Commonwealth income support payments for 39 cumulative weeks since reaching your preservation age and you are not gainfully employed at the time you lodge your application. If you apply under Criterion 1, a maximum of \$10,000 gross (less tax) may be released in any 12-month period. Only one payment may be made in any 12 month period. If you apply under Criterion 2, there is no maximum withdrawal amount or limit to the applications you make. Income support payments must be made by Centrelink or the Department of Veterans Affairs. Age Pension Carer Payment Disability Support Pension Farn Household Allowance JobSeeker Payment Parenting Payment Partner Allowance Sickness Allowance Special Benefit Widow Allowance Age service pension Invalidity service pension Partner service pension Income support supplement for war widows or widowers Incapacity payments from DVA are not considered eligible. To make a claim, you need to complete and submit a form, together with information to support your claim including: Written evidence from either Centrelink or Veterans Affairs confirming you are receiving an eligible Commonwealth income support payment Evidence of financial hardship Proof of identification Check the form for details of the supporting documentation required. Your claim will be assessed against relevant guidelines.If approved, CSC will then determine how much of your super will be released. If you don't qualify on grounds of severe financial hardship, you may be able to apply to the Australian Taxation Office (ATO) to access your super on specified compassionate grounds.Compassionate grounds include: Medical treatment for you or a dependant; Modifications to your home or vehicle for the special needs of you or a dependant with a severe disability; Mortgage payments to prevent loss of your home; Expenses associated with the death of a dependant.How to apply for early release on compassionate groundsTo apply for early release of super on compassionate grounds, you must first apply to the ATO. If the ATO approves your application, you will then need to complete the Early Access (specified compassionate grounds) form and send this to us with a copy of your approval letter.Information on how to apply is available on the ATO website. While its generally true that the money you have invested in super is locked away until you retire, there is some wiggle room in the rules to show compassion. You may be able to access your super early on compassionate grounds provided you meet strict eligibility conditions and your super fund allows it. If it doesnt, you may be able to transfer your super to one that does. This condition of release allows the early payment of some of your super for specified compassionate reasons. Compassionate grounds can include any of the following: The medical treatment cant be readily available through the public health system. The associated medical condition must also be life threatening, or it must generate acute/chronic pain or mental illness. The property must be your principal place of residence and you must be legally responsible for the payments. You cant make the payments on behalf of a dependant who is responsible for them. You can also only access the amount necessary to prevent your home from being repossessed, up to the following limit within any 12-month period: Three months of repayments plus 12 months of loan interest. Eligible expenses are any of the following: Payments to modify your home or car The purchase of a modified car The purchase of disability aids Eligible expenses includethe following: Accommodation costs in a hospice Palliative care service provider costs Palliative care management costs You can apply to release an amount needed to cover: The death certificate Funeral service fees, hiring costs, flowers and public advertising, transport of the deceased Burial or cremation fees, including coffin, casket or urn. The amount of super you can access early on compassionate grounds is limited to what you reasonably need to help you pay any of these expenses. There are restrictions though. You cant use early release super funds to pay for venue hire or catering associated with the death. Also, you must also have no other way to pay for the expense other than using your super. For example, if you arent eligible for a loan and you dont have any savings to pay for them. For a full list of eligibility requirements and restrictions, visit the ATO websitehere. You can findall the ways that you can access your super here, or continue reading for other conditions of release that are often confused with compassionate grounds. Compassionate grounds for accessing super early is different from severe financial hardship (which is another potential way that super can be accessed early under Australian law). Its important to understand the difference between these two categories because there are different terms and conditions for access. The severe financial hardship provision for early super release generally only applies to people who have received government welfare payments for 26 consecutive weeks (from the Department of Human Services) and who cant meet their reasonable and immediate family living expenses. As a temporary measure,people suffering severe financial hardship due to COVID-19were able to access up to \$10,000 of their super in 201920 and up to a further \$10,000 in 202021. A person diagnosed with aterminal medical conditioncan also access their super early under Australian law. However, a person in this category can access ALL their super, not just part of it, as is the case under the compassionate grounds provision. A person who is diagnosed as temporarily or permanently incapacitated can be eligible for insurance benefits through their super fundif they have this coverage. In the case of temporary incapacity, payments can be made while youre unable to work. If youre permanently incapacitated, you can receive your super either as a lump sum or a regular stream of payments. You can apply online to the ATOor request a paper application form, but you cant apply over the phone. However, the ATO advises you mustcheck with your super fund before applying to see if they allow early release. If they dont, you might consider transferring to a fund that does. If the ATO approves your application for early release, you and your super fund will be notified and provided with an approval letter. The approved amount can then be released early by your super fund to cover your eligible unpaid expenses. You should keep your payment receipts as evidence that youve used the early release funds appropriately. Youll be required to provide the following evidence to the ATO along with your application for early super release. You must provide two reports for medical treatment/transport costs: either from two registered medical specialists or one report can be from a registered medical specialist and the other from a registered medical practitioner. Unpaid invoices or quotes for any necessary treatment/transport must also be provided as part of your application. There are additional requirements for in vitro fertilisation (IVF) treatments, dental treatments and treatment occurring in stages or over an extended period. You must provide a letter and other supporting evidence from your lender or council that states that the home is under threat of repossession and the payment that needs to be made to prevent this from happening. You must provide one report from a registered medical practitioner or specialist verifying the disability. Unpaid invoices or quotes for any necessary expenses to cater for the disability must also be supplied. You must provide a report from a registered medical practitioner or specialist verifying that you (or one of your dependants) has less than 24 months to live and requires palliative care. Unpaid invoices or quotes for any necessary care expenses must also be included with your application. You must provide either your dependants death certificate or a letter verifying their death from their medical practitioner or funeral provider. Unpaid invoices or quotes for any death, funeral or burial expenses must also be provided. No. SMSFs must follow the ATO application procedures outlined above to gain approval for the earlyrelease of member funds on compassionate grounds. The ATO can impose severe penalties on SMSF trustees for the illegal and/or unauthorised early release of super funds. Even if you return the super to your fund, the withdrawn amount must be included in your assessable income which means you will have to pay additional income tax, shortfall penalties and interest. You may also be disqualified as a trustee. If youre approved to access some of your super early on compassionate grounds, the amount is paid and taxed as a lump sum. The actual rate of tax will depend on your age and the taxable and non-taxable componentsof your withdrawal. Its important to understand that taxable early super payments will usually count towards your taxable income in the year theyre received. This can also affect your eligibility for government welfare payments and liabilities like child support. The ability to access your super on compassionate grounds is an important safety net. That said, do remember that your super is designed to fund your retirement, so any early withdrawal now will impact the amount youhave available to spendin retirement. Youll lose the power ofcompound intereston the withdrawn funds. That power can be substantial over time. Its worth seeking independent professional advice about whether an early release of your superis appropriate for your individual circumstances. In some cases, there may be other sources of funds that could be accessed first. The information contained in this article is general in nature.Jess McC1753098722Access My Super has helped me so much and I am so grateful for their support and stress free service.Huge thank you to Razia and Kylee for helping me.Georga1753080586Was such an easy and pleasant service! Would highly recommend spending the money for a peace of mind leaving it with the professionalsMel Studzinski1753078606Love these guys - They do everything possible to get you up and runningNatalia Ivanovski1753079505Razia was amazing she made the whole process so easy and took all the pressure off to allow us to deal with other details. The compassion shown was amazing, thank you so muchJolly Hibbert1753069649Made the whole process simple. Did everything for meTracey Conlon1753068683Great customer service, very friendly and helpful.Cathy Rowe1752913039Kim was fabulous, putting you at ease on the first phone call.Keeping you up to date with emails and explaining step by step as well.Took all the stress out of the applicationSteve Eiby1752796702Very efficient and easy to deal with. Thank you very much for helping usR Connell1752792976The whole process was made so easy. Tara, my case manager was exceptional! Even when I could not get phone service due to living rural, she corresponded via messages and email until my questions were answered. Tara was prompt, pleasant to deal with and made everything so simple. I have already recommended your service to a colleague and will continue to recommend. Thank you for assisting me in getting my new pain free smile :)Tanya Rose1752750802Great service!, the team at Access My Super made everything so easy which was great because I had no idea what to do. They followed up regularly but not to the point of being annoying. And they were very attentive when I finally decided to upload the super forms and the approval from the tax department. Job well done, 5 stars.Tania List1752739247Kylee was absolutely amazing, no question was too big or too small. Would 100% recommend Access My Super Brian Purvis1752734159Had great news today government has released early super to fix my teeth almost put tears to my eyes just got away for the job now thank you to the guys who helped me get the funds absolute LegendsNicholas Black1752734105Prompt service very helpful now I have new teeth and no pain very gratefulShannon Jull1752712302Just wanted to give a massive shout out to Razia, my consultant at Access My Super. Razia was excellent at keeping me updated on my progress, especially when my clinic/hospital were being slow at producing my estimate invoices. Will definitely be using her services again if necessary. Thanks Raz!Kathleen Jones1752709664Access My Super took what I thought would be a difficult process into their hands and efficiently and effectively took the stress from me. Very helpful and timely work completed. Would absolutely use this service again.Lucinda Gear1752704811The whole process of accessing my super was really smooth the team were fantastic in guiding me through it and it was so much easier then I thought it would be. Thankyou for helping me change my life.chevrots454 chev1752702342Excellent customer service by Lisa my experience was easy and straight forward Access my super handled everything for me . The follow ups are highly valued and appreciated . Thankyou for your help ,jatender singh Dhillon1752701342Jessica Mifsud1752668269SuperEasy with accessmySuper, excellent service. Well worth it!Abdu Saeed1752664659It is great job I had good experienceAdrian D1752664638The team at Access My Super were friendly, knowledgeable and patient with me as a shift worker who isn't always available during normal business hours. Heide made the whole process very simple and explained everything every step of the way. Thank you!Tez Herrera1752661608Very smooth process with a helpful assistant.David Grace & Injustice1752660961Was well worth paying Access my SuperTo do all the paperwork and leg work for me I will be recommending them to everyone thanks so much to Jody easy to deal thanks again Brinskeee1752658463Thank you so much for your help in accessing my super for my dental work :) Easy and stress free process with great communication and care. Thank you again!Sasha Avolio1752657998Great easy process with a great team. Yanbu Locop1752656709Highly recommended.. Tara was very helpful. She helped me all the way through the whole process until I got funded with my super.Adrian Tonks1752655719Couldn't recommend a.m.s.enough..makes the world of difference having them in your corner, , very reasonable fee,,value for money,,my agent,,Kylee,,went above n beyond,,on many occasions,,without her,,wouldn't even attempt it,, putting up with me wasn't easy,,all staff o spoke with,,were fantastic,, very big THANKYOU!...so gratefulMai Cao1752648714Thank you for all your time that help me to release my super with out any hassle.. appreciate so muchPeter Backshall1752646075Could not be happier with the service and kindness shown to me. Lovely people,Jenny Raymond1752645025I just want to say that Heide was absolutely amazing to deal with and the support and guidance she gave us, to help with accessing our Super could have been anyone easier. What an absolutely beautiful personChris Green1752644735Absolutely brilliant service, could not have done it without them an honest spot on service which is sooo rare nowadays Selorm Kwame Leh1752644466Tara was exceptionally helpful through the process. Highly recommendedNicoline Du Plessis1752643853Tara, was unbelievable, so friendly and made my journey so much easy. I cany praise her enough, awesome work thank you so much, Jamiecorn corncon1752643677I wouldn't have got my super out of they helped me.Liz Ramsay1752643516Best money spent. Made journey easy quick and super simple. DJ BIG UP (DEEJAY BIG UP)1752642091Geoffrey Wilcox1752642015Very happy with how kylee Mochrie from Access My Super has dealt with my case. , Definitely 10/10 for this lady. I am now getting my teeth done .E.Clark1752641258Very helpful all through the process. Kylee was awesome at her job and got any issue's sorted. Highly RecommendedMichael1752641063That were great. Made sure everything was done correctly and quickly.Laurence West1752640517The team were friendly and prompt and my experience was amazing, thank you.Daisy T1752639134I had an amazing experience with 'Access My Super' to pay for my dental treatment. Kim, the staff member who assisted me was incredibly helpful and professional. She guided me through the whole process, making everything feel smooth and stress-free. Highly recommended their service! Your super is all about setting money aside for when you retire. It's a nest egg of funds that hopefully should grow over your working life and support you for later on. Usually, you can't touch this money until you retire. However, sometimes things don't go to plan, and you might need to access some of your super sooner. There are specific scenarios and rules around when you may get early access to your super typically when you are facing severe financial hardship or on compassionate grounds.Lets explore some choices for accessing super early if you ever find yourself or a loved one in a tough spot. Your super is meant to help your retirement, so there are strict rules around accessing it early due to severe financial hardship. These rules are specified by law and must be followed by Australian super funds. Answer a few questions to see if you may be eligible. Have you withdrawn superannuation due to severe financial hardship in the last 12 months? Please, select one of the answers to proceed. Please, select one of the answers to proceed. I've already applied for severe financial hardship with Rest Once we have receive your application: We'll review it and make a payment to your bank within 5 business days. If we have your mobile number, we'll text you to confirm we've made the payment. Your bank may take another 2-3 days to allocate the money to your account. We'll reach out to you if we need more information. Once we've received all the necessary details, we'll make a payment to your bank within 5 business days. Please, select one of the answers to proceed. Please, select one of the answers to proceed. Please, select one of the answers to proceed. Please, select one of the answers to proceed. The next step is speak to a Customer Service Consultant, Monday to Friday 8am-8pm or Saturdays 9am-5pm (AEST/AEDT), who will need your Centrelink Reference Number (CRN) to confirm your eligibility. After confirming your eligibility, they will then take you through the application process and send you a form. We understand this must feel disappointing. As an Australian super fund, we need to follow the eligibility criteria prescribed by law. There are other limited circumstances where you might be able to access your super early, which you can read here. Severe financial hardship is when you are unable to meet reasonable and immediate family living expenses like groceries, rent or medical costs. You may be able to access some of your super early to help. WATCH: Financial hardship and accessing your super early at Rest To apply for early release of super due to severe financial hardship you must meet the following criteria:youve been receiving Commonwealth income support payments for 26 continuous weeks andyoure unable to meet reasonable and immediate family and living expensesOryou're aged over 60 and 39 weeks andyouve been receiving Commonwealth income support payments for a cumulative period of 39 weeks since reaching 60 andyoure not gainfully employed when you apply (that is, youre unemployed or employed less than 10 hours a week)Note: These criteria are set out in law and must be followed by Australian super funds. If youre Permanently incapacitated unlikely to engage in gainful employment for which you're reasonably qualified (by education, training or experience) because of physical or mental ill health. You may also be eligible to access your super if you meet the criteria but are engaging in full duties in a different position or casual work in a different field. Learn more here.Diagnosed with a terminal illness Rest will require proof of your condition from two separate medical practitioners that you suffer from an illness or injury that is likely to result in your death within 24 months of the date of the certification. In the case of terminal illness, one of the practitioners must be a specialist in the particular field related to the illness or injury suffered by you. Please note the 24 month certification period from the date of the certifications has not ended.If you have Death or Total Permanent Disability (TPD) insurance as part of your Rest account, you may be able to make a claim. Learn more here.Departing Australian Superannuation Payment (DASP)If you came to Australia on an eligible temporary resident visa (excluding subclasses 405 and 410), worked here, and earned super in that time, you may be able to take some of these funds with you. You may only apply for DASP after you have left Australia, and your visa has expired. Strict eligibility criteria and some temporary visa exclusions may apply. Learn more about the DASP here.First Home Super Saver Scheme (FHSSS)To assist in purchasing your first home, you may be eligible to withdraw some voluntary super contributions. The scheme may assist would-be homebuyers bolster their deposit savings and may potentially offer tax benefits. However, strict eligibility, rules, withdrawal limits and timeframes apply. Learn more about the First Home Super Saver Scheme here.Other circumstances for early super access Other conditions in which you can apply to access super early may include:low super balance If your super balance is under \$200 and you've left your employment, or if you have found a 'lost super' account with less than \$200. For Rest members, to withdraw this money, you'll need to log into MemberAccess and select Your Account, then Benefit quote, and complete the online benefit payment form.Unrestricted non-preserved classified super if you have unrestricted non-preserved super (for example, benefits for which you've previously met a condition of release and kept the money in your super fund). To find out whether you have this, check your most recent annual statement or Rest members can log into MemberAccess and select Your Account, then Benefit quote. To withdraw this money, you'll need to complete the online benefit payment form within the same section of MemberAccess.New Zealand citizen (may transfer funds to a KiwiSaver scheme)For more information on these and other conditions, please read our factsheet on accessing your super early. Cost of living pressures can put serious financial strain on Australian households, and its hard to keep track of what to pay first when everything seems urgent. Luckily, there are resources and strategies available to help you potentially manage your living expenses. Read more here.While early access to super can provide much-needed relief in times of hardship, it's not a decision to be taken lightly. Keep in mind that there may be government resources and support available, as well as hardship programs through your bank or financial provider, to help you navigate tough times. Its worthwhile weighing up your options against your specific financial needs now (and in the future) before you proceed.If you are concerned that early access to super may impact your retirement, please speak to your super fund. If youre a Rest member, speak with a Rest Adviser. For simple superannuation phone advice, there is usually no extra charge to you its part of being a member of Rest. You may be eligible to access some or all your super today if youve already reached aged 60. For more information, visit our Accessing Your Super page. If youre facing a difficult time, you may find the following independent resources helpful: Government crisis payment. Provides a one-off payment if youre in severe financial hardship because of extreme circumstances. Ask Izzy' Infoexchange Service Seeker.Online directory of health, welfare and community services. National Debt Helpline. Not-for-profit financial counselling service that helps you tackle your debt problems. ASIC Moneysmart. Government organisation that helps you take control of your money with free tools, tips and guidance. Lifeline. 24-hour crisis support and suicide prevention services available online. Visit the website or call 13 11 14. 1800RESPECT. 24-hour support for people impacted by domestic, family or sexual violence. Visit the website or call 1800 737 732. MensLine Australia. Counselling, advice and support for Australian men. Visit the website or call 1300 789 978. These independent resources are intended as a guide and are not an endorsement that the service provided is appropriate for your personal circumstances. For more information on a service providers offerings and their appropriateness, you should contact the service provider directly using the contact details provided. Super is designed to provide income for you when you retirethats why its generally not accessible until you reach your preservation age. However, it is recognised that in some situations you may need to access your super early.

**Centrelink compassionate grounds. Early release of superannuation on compassionate grounds. What are compassionate grounds for early release of super. Early release of super form centrelink. Early release of super compassionate grounds form.**

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